



NEWS

For immediate release: November 16, 2005

Contact: Amy Whittington (225) 342-5423; cell 603-7570
Bobby Clark (225) 342-9892

Statement in Support of Building Code Legislation from Commissioner of Insurance Robert Wooley

"The damage caused by Hurricanes Katrina and Rita could have a lasting impact on the availability and affordability of insurance in Louisiana, and not just in our hurricane-affected areas. This is a statewide issue that has the potential to affect us all, unless we take immediate action. Now is an important time for us to send a strong message to the insurance industry and to Washington that we are serious about making the changes necessary to help our state move forward. One significant step includes the adoption of a state-wide uniform building code in Louisiana.

A statewide uniform building code is needed now more than ever to protect our citizens. In Florida, building codes were implemented after Hurricane Andrew in 1992. I visited a Punta Gorda, Florida neighborhood eight months after Hurricane Charley and saw where homes built pre-Andrew, pre-uniform building codes, once stood but were destroyed. Across the street, homes built to code, post-Andrew, stood with minimal damage, with no citizens displaced.

As an avid sportsman, I understand the concerns of some lawmakers about the restrictions this legislation may have on hunting/fishing camp construction. As a legislature, you can work together to come to a consensus on this issue.

One important part of the equation that has not been included in the public debate is the potential cost savings building codes can have on insurance rates statewide. Just as we see with fire ratings, citizens in a municipality with a good fire rating will see lower homeowners insurance rates than citizens in communities with a low, or worse rating. You can apply that principle to a statewide uniform building code and better code enforcement.

With a statewide uniform building code in place, our Department will work diligently with the industry, just as we have always done with the fire insurance rating system, to ensure that our citizens receive the same benefits.

Please remember the big picture as you consider this legislation. Our country just suffered its largest natural disaster ever. And of the 50 states, all affected in one way or another by Hurricane Katrina, no other has been impacted more than Louisiana. This single event and its aftermath provides a compelling argument for the modernization of our building codes, so when the inevitable happens and the next disaster hits, whether it be tornadoes in north Louisiana or a hurricane to our south, our neighbors will have an extra layer of protection to help cushion the blow."